

REMARKS/ARGUMENTS

Claims 26-47 are pending in this application. Claims 26-47 stand rejected.

Claims 26, 33, 40 and 47 have been amended. No new matter has been added. In view of the following remarks, reconsideration and allowance of all pending claims are respectfully requested.

Claims 26-47 were rejected under 35 U.S.C. § 102(b) as being anticipated by Microsoft Money User's Guide Version 2.0 ("Microsoft Money"). Applicants respectfully traverse these rejections.

In particular, Microsoft Money does not teach the limitations as recited in Applicants' Claim 26, as amended, including "automatically displaying the preferred payee name of the associated received payee name for each occurrence of the associated received payee name in the electronic financial statement when received from the financial services provider."

Instead, Microsoft Money teaches a manual process of "keypunching" received financial data into a computer. As described on page 123 (under the heading of "Updating the Payee List"), each payee is given a shortcut name or code, for quick entry in transactions. Thus, "CPL" can be typed, which spares the typist the trouble of having to type "City Power & Light," each time the payee name appears. This also results in considerable savings in time when reconciling an entire financial statement for which there are many payees. However, the shortcut name does not anticipate the preferred payee name because the shortcut name is merely an abbreviation for typing convenience, and is not intended to reflect the preferred name of a payee.

Furthermore, the shortcut name must be entered each time a financial statement is to be reconciled. This is different from the present claim where the preferred payee name of a transaction entry of a subsequent financial statement is automatically displayed. Thus, the prior art teaches the shortcut must be typed each time the payee name is encountered, whereas the present claim automatically displays the preferred payee name.

There is nothing to suggest that the shortcut name would not have to be used in subsequent entries; indeed, there is no point in creating a shortcut if it is to be used only once (because the cost of creating it would not justify using it only once). Receiving an electronic document obviates (i.e., makes moot) the need for shortcuts because there is no need to manually

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enter each payee name. Accordingly, Microsoft Money teaches away from automatically displaying the preferred user name for subsequently received payee names.

The motivation, to improve efficiency, is too general because it could cover almost any alteration contemplated of Microsoft Money and does not address why this specific proposed modification would have been obvious. Additionally, there is nothing in either of references that would suggest automatically performing the substitution for subsequent encounters of a payee name having a preferred name. Finally, although Microsoft Money teaches a quick entry scheme for fast typing, there is no suggestion, other than applicant's disclosure, to employ this scheme to replace all instances of a payee name with a preferred name without any additional user input.

The Office Action rejected independent Claims 33, 40 and 47 by citing the same disclosures in Microsoft Money that were used to reject Claim 26. As discussed above, Claim 26 is proposed to be allowable. Thus, Applicants respectfully submit that the invention taught by independent Claims 33, 40 and 47 is not anticipated or rendered obvious by Microsoft Money and is proposed to be allowable.

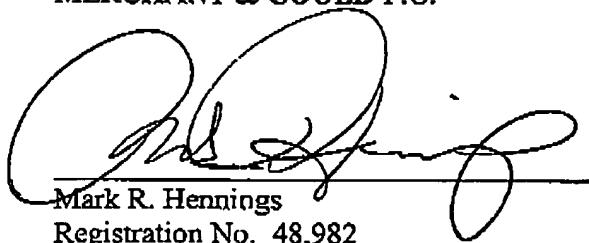
As discussed above, independent Claims 26, 33, 40 and 47 are proposed to be allowable. Thus, dependent Claims 27-32, 34-39, and 41-46 are allowable for at least the same reasons that the base claims on which they rely are allowable, and notice to that effect is solicited.

In view of the foregoing amendments and remarks, all pending claims are believed to be allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney for the applicant at the telephone number provided below.

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Respectfully submitted,

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